

Important Information for Employees

Life Events and Your Federal Benefits – Things to Think About...

When you have a life event such as the birth of a child or a death of a family member, you are often consumed with the event and emotions of the moment. But such changes also have implications on your benefits. When that occurs, employees are responsible in making the necessary adjustments to their benefits within required timeframes. Review the chart below and see how life events may affect your benefits and what actions you may want to considering taking.

Event	Retirement	Health Insurance	Life Insurance	TSP
Marriage	Check beneficiary status.	Enroll or change enrollment within 31 days before or 60 days after the marriage.	Check beneficiary status. Elect additional coverage within 60 days after event.	Check beneficiary status.
Divorce	Check beneficiary status. Court order providing ex-spouse apportionment or a survivor annuity may be filed with OPM.	Ex-spouse ineligible as family member, but may be eligible for own coverage. Enroll or change enrollment within 60 days after event.	Check beneficiary status. Check coverage level. Do you need to continue family coverage?	Check beneficiary status. Court order awarding ex-spouse benefits may be filed with Federal Retirement Thrift Investment Board.
Legal Separation	Check beneficiary status.	Enroll or change enrollment within 60 days.	Check beneficiary status.	Check beneficiary status.
Birth or other acquisition of child as family member	Check beneficiary status.	Enroll or change enrollment within 60 days after child is born or joins household.	Check beneficiary status. Elect additional coverage within 60 days after event.	Check beneficiary status.
Child ceases to be eligible family member (turns age 22 or marries)	Child ineligible for annuity unless incapable of self-support as result of disability incurred <u>BEFORE</u> age 22.	Child loses coverage, unless incapable of self-support due to disability <u>BEFORE</u> age 22. Convert to nongroup contract or enroll in Temporary Continuation of Coverage (TCC). Do you continue to need self and family coverage?	Child ceases to be a covered family member. Check level of coverage and beneficiary form. Do you continue to need family coverage?	Review beneficiary status.
Enter/Return from Uniform Service	Gather information from local Human Resources office on deposit rules for service credit upon return to civilian job.	Terminate or keep coverage for up to 18 months. If terminated, re-enroll on return to civilian job.	Free coverage continues for up to 12 months or 90 days after separation from uniformed service, whichever is sooner.	Can make up contributions upon return to civilian job. May withdraw funds if separated for uniformed service.
Death of a family member	Check beneficiary status.	If no more eligible family members, change to self-only coverage.	Check beneficiary status. If family member was covered by life insurance, file FE-6 DEP. If no more eligible family members, cancel Family Option.	Check beneficiary status.
Retirement	Check beneficiary status. You may elect survivor benefit.	Need 5 years of coverage to be eligible to carry into retirement. If ineligible, may convert to nongroup contract or elect Temporary Continuation of Coverage.	Elect level of coverage. Must be covered for 5 years to be eligible to carry into retirement. If ineligible, may elect nongroup contract.	Consider your withdrawal options. Check beneficiary status.